

**FACTS****WHAT DOES HOURGLASS MANAGEMENT CORPORATION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and Income</li> <li>■ Account Balances and Payment History</li> <li>■ Credit History and Credit Scores</li> </ul>
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Hourglass Management Corporation (HMC) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HMC share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 866-504-3748 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.hourglassmc.com">www.hourglassmc.com</a></li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 866-504-3748 or go to <a href="http://www.hourglassmc.com">www.hourglassmc.com</a>
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Mail-in Form							
<p>If you have a joint account, your choices will be applied to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>						
	<table border="1"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
<b>Mail To:</b>	Hourglass Management Corporation 5565 E. 52nd Ave Commerce City, CO 80022						

Who we are	
Who is providing this notice?	Hourglass Management Corporation(HMC)
What we do	
How does HMC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does HMC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Apply for a loan or give us your income information</li> <li>■ Show your driver's license or give us your contact information</li> <li>■ Provide employment information</li> </ul> <p>"We also collect your personal information from others, such as credit bureaus, affiliates, or other companies."</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply by everyone on the account - unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Innovative Funding Services, LLC, Zoomwarehouse, Flexco Fleet Services, E Fleet Direct</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Safe-Guard Products International, Easy Care, Dimension Service Corporation</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>None.</i></li> </ul>
Other important information	



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